

# EMERGING ISSUES

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## IDENTITY THEFT HOW TO PROTECT YOURSELF

### WHAT IS IDENTITY THEFT?

Identity theft is the act of stealing one's personal information with the intent to use it to commit fraud or other crimes. The Federal Trade Commission (FTC) estimates that nine million American adults are victims of some form of identity theft that is costing consumers and businesses approximately \$52 billion in annual damages and recovery costs.



### HOW DO IDENTITIES GET STOLEN?

- **Dumpster Diving:** Rummaging through trash to find your personal information.
- **Skimming:** Stealing debit/credit card numbers and personal information by using special storage devices when processing your debit/credit and ID cards.
- **Phishing:** Pretending to be financial institutions or companies and sending spam or pop-up messages to get you to reveal your personal information.
- **Address Change:** Diverting your billing statements to another location by completing a change of address form.
- **Pretext:** Using false pretenses to obtain your personal information from financial institutions or other organizations.
- **Old Fashioned Stealing:** Stealing wallets, purses, personal mail, personnel records, or bribing employees who have access to personnel records.

## Office of Internal Audit



# ADVICE FOR SUPERVISORS

## WHAT SUPERVISORS SHOULD KNOW AND DO TO PROTECT PERSONAL INFORMATION

The Office of Internal Audit of Austin Community College District encourages supervisors who collect and store personal information on behalf of the college to consider developing and implementing “*personal information security*” and “*computer security*” procedures that include technical, administrative, and physical safeguards to protect the integrity and the confidentiality of the personal information they collect, and to protect such information against anticipated threats, unauthorized access, and unauthorized use that may result in substantial harm or inconvenience to others. These safeguards include:

- Identification of reasonably foreseeable risks. Consider inviting the Office of Internal Audit of Austin Community College District to help you assess your risks.
- Periodic reviews of your procedures and updating them as necessary.
- Implementation of reasonable restrictions on electronic or paper personal information, e.g., authentication protocols, passwords, access blockage after multiple unsuccessful attempts, unique identifications and passwords to external entities, encryption of records stored on laptops or other portable devices, encryption of records transmitted on wireless or unsecure networks, firewall, malware protection, and up-to-date virus definitions.
- Prevention of unauthorized access and use of information, e.g., terminated employees or unauthorized users.



## WHAT IS A SECURITY BREACH?

A security breach is the unauthorized acquisition or use of electronic data that is capable of compromising the security, confidentiality, or integrity of personal information that may result in substantial harm or inconvenience to others, including identity theft.

A good faith but unauthorized acquisition of personal information by an employee, a student, or an external entity, for the lawful purposes of such person or entity, is not a security breach unless the personal information is used in an unauthorized way or subject to further unauthorized disclosure.



## SUPERVISORS - WHAT SHOULD YOU DO IN THE EVENT OF A SECURITY BREACH?

- Notify the Information Technology Department.
- Notify the employees, students, businesses and entities that may be affected by the breach.
- Remove sensitive and confidential information from your website.
- Explain what response may be appropriate for the type of information taken.

# AVOID IDENTITY THEFT: PROTECT YOURSELF

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Use these credit bureaus to put a fraud alert on your account or request a current credit report.

## CREDIT BUREAUS

### Equifax

P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

### Experian

P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

### TransUnion

P.O. Box 1000  
Chester, PA 19022  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)



Get a free copy of your Credit Report (recommended by the FTC).

[www.annualcreditreport.com](http://www.annualcreditreport.com)

## NEWSLETTER SOURCES

The Federal Trade Commission

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Office of Consumer Affairs & Business Regulation - Massachusetts

<http://www.mass.gov/?pageID=ocatic&L=3&L0=Home&L1=Business&L2=Identity+Theft&sid=Eoca>

To download a copy of this brochure, please visit: <http://www.austincc.edu/audit>



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